

## CLAIMS

What is claimed is:

1. A method for facilitating a transaction between at least one user, at least one merchant, and at least one associate, comprising the steps of:
  - (a) transferring, from a user processing device to an associate processing device, a user identification value;
  - (b) inputting by a user, into the user processing device, an address for an associate Web site on the associate processing device;
  - (c) transferring, into the user processing device from the associate processing device, a first merchant link for a first merchant Web site on a first merchant processing device;
  - (d) selecting, by the user, the first merchant link;
  - (e) transferring, into the user processing device from the associate processing device, information regarding a first product from the first merchant Web site;
  - (f) selecting, by the user, the first product to purchase;
  - (g) providing, by the user, purchase information for purchasing the first product;
  - (h) transferring, from the user processing device to the associate processing device, the purchase information;
  - (i) adding promotional information, by the associate processing device, to the purchase information responsive to the user identification value; and,
  - (j) transferring, from the associate processing device to the merchant processing device, the promotional information and the purchase information.
2. The method of claim 1, wherein the associate processing device is a proxy server.
3. The method of claim 1, wherein the information regarding the first product from the first merchant Web site is framed with associate information.

4. The method of claim 1, wherein the promotional information includes a key value associated with the first merchant.

5. The method of claim 1, wherein the user identification value is a SoftCoin™ card number.

6. The method of claim 1, wherein the step (c) of transferring the first merchant link for the first merchant Web site includes transferring a second merchant link for a second merchant Web site.

7. The method of claim 1, further comprising the steps of:  
(k) obtaining, by a user, a card having the user identification value and a pass code value from a product package; and,  
(l) transferring, from the user processing device to the associate processing device, the pass code value.

8. The method of claim 7, further comprising the step of:  
(k) providing a list of merchant links responsive to the user identification value and pass code value.

9. The method of claim 1, wherein the associate processing device includes a data base having a relation between the promotional information and the user identification value.

10. The method of claim 9, wherein the promotional information includes a plurality of key values associated with the first merchant.

11. The method of claim 1, wherein the promotional information and the purchase information is a payment page with redacted promotional information.

12. The method of claim 1, wherein the associate processing device calculates a breakage value.

13. The method of claim 1, wherein the user processing device, associate processing device and merchant processing device are coupled to the Internet.

14. The method of claim 1, wherein the user processing device includes a Web browser.

15. A computer for facilitating a transaction between at least one user and at least one merchant, comprising:

a storage device;

a processor, coupled to the storage device,

the storage device storing a program for controlling the processor; and,  
the processor operative with the program to:

- (a) receive a user identification value;
- (b) provide a first merchant link for a first merchant Web site;
- (c) provide product information from a merchant Web site;
- (d) receive purchase information for the product;
- (e) add promotional information to the purchase information

responsive to the user identification value; and,

- (f) provide the promotional information and the purchase information.

16. The computer of claim 15, wherein the storage device stores a database containing: (a) the user identification value and (b) the promotional information.

17. The computer of claim 15, wherein the storage device stores a user account information.

18. A system for facilitating a transaction between at least one user, at least one merchant, and at least one associate, comprising:

a user computer for (a) providing a user identification value, and (b) selecting a product from a plurality of products;

an associate computer, coupled to the user computer, for (a) storing promotional information for the user identification value, and (b) framing information; and,

a merchant computer, coupled to the associate computer, for providing the plurality of products and a purchase form; and,

wherein the user computer selects the product and provides purchase information for the purchase form and the associate computer provides promotional information for the purchase form responsive to the user identification value before transferring an edited purchase form to the merchant computer.

19. The system of claim 18, associate computer provides frame information to the plurality of products.

20. The system of claim 19, wherein the frame information includes information regarding the associate computer.

21. The system of claim 18, wherein the associate computer is a proxy server.

22. The system of claim 18, wherein the associate computer includes a database having the user identification value and respective promotional information.

23. A method for facilitating a transaction between at least one user, at least one merchant, and at least one associate, comprising the steps of:

(a) transferring, into a user computer from an associate computer, a first merchant link for a merchant Web site on a merchant computer;

(b) transferring, into the user computer from the associate computer, information regarding a product from the merchant Web site;

(c) providing, by the user computer, purchase information for purchasing the product;

(d) transferring, from the user computer to the associate computer, the purchase information;

(e) adding promotional information, by the associate computer, to the purchase information responsive to a user identification value; and,

(f) transferring, from the associate computer to the merchant computer, the promotional information and the purchase information.

24. The method of claim 23, wherein the associate computer is a proxy server.

25. The method of claim 23, wherein the information regarding the product is framed with associate information.

26. The method of claim 23, further comprising the step of:

(g) obtaining a card having a user identification value and pass code.

27. An article of manufacture, including a computer readable medium, comprising:

(a) a software program for receiving a user identification value;

(b) a software program for providing a merchant Web site responsive to the user identification value;

(c) a software program for receiving purchase information for a product displayed at the merchant Web page; and,

(d) a software program for adding promotional information, responsive to the user identification value, to the purchase information and transferring the promotional information and user information to the merchant Web site.